	States Bankruptcy (hern District of Illin	Court	10133	Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, I Swedrock, Phillip Joseph		Name of	Joint Debtor (Spouse) (Last, Firstock, Elizabeth Sue	t, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	years	All Other	r Names used by the Joint Debtor married, maiden, and trade names		S
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 6708	er I.D. (ITIN) No./Complete E		digits of Soc. Sec. or Individual-T	Гахрауег I.D. (IT)	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 1760 Cumberland Green Dr. #154	and State)	1760	ldress of Joint Debtor (No. and St Cumberland Green Dr. #1		ate
St Charles, IL	ZIPCODE 60174	St Cha	arles, IL		ZIPCODE 60174
County of Residence or of the Principal Place of Kane	Business:	County of Kane	f Residence or of the Principal Pl	lace of Business:	
Mailing Address of Debtor (if different from stre	et address):		Address of Joint Debtor (if different	ent from street add	dress):
	ZIPCODE	-			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address	above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one b Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006	able to individuals only) Must on certifying that the debtor is u(b). See Official Form No. 3A. apter 7 individuals only). Mus	city cable) rganization ted States ue Code) CI attach unable CI	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	by an for a nousehold Debtors efined in 11 U.S.6 as defined in 11 U.S.6 tent liquidated deture less than \$2,19	one box) etition for of a Foreign ding etition for of a Foreign deceding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) ots (excluding debts
attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).					26(b).
Statistical/Administrative Information Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		es paid, there w	rill be no funds available for		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000		Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,000 to \$10 to \$50 million million	\$50,000,00 to \$100 million	01 \$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 \$10,000,000 to \$10 to \$50 million million	\$50,000,00 to \$100 million	01 \$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

PI (OHICIAICASH DATABADA DOCI FIIEU 10/13/0		us Desciviairi Page 2			
Voluntary Petition (This page must be completed and filed in every case)	Page 2 of 59 Name of Debtof(s): Phillip Joseph Swedrock & Eli	izabeth Sue Swedrock			
All Prior Bankruptcy Cases Filed Within Last 8 Years ((If more than two, attach additional sheet)	•			
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed: N.A.	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more tha	an one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A	Exhib (To be completed if del				
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to	whose debts are primar	ily consumer debts)			
Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
	//E1 . P.P.#:	10/12/00			
Exhibit A is attached and made a part of this petition.	X /s/ Edgar P. Petti Signature of Attorney for Debtor(s)	10/16/09 Date			
	Digitative of Automory for 2000-(2)	Duit			
Exhi	ibit C				
Does the debtor own or have possession of any property that poses or is alleged		arm to public health or safety?			
Yes, and Exhibit C is attached and made a part of this petition.					
☑ No					
<u>V</u> 10					
Ext	hibit D				
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a separate Exl	hibit D.)			
Exhibit D completed and signed by the debtor is attached and made a	a part of this petition.				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
7.0 7					
	arding the Debtor - Venue ny applicable box)				
Debtor has been domiciled or has had a residence, princi		District for 180 days			
immediately preceding the date of this petition or for a lo					
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	ides as a Tenant of Residential Propopplicable boxes)	erty			
Landlord has a judgment for possession of debtor's resid	•)			
(Name of	landlord that obtained judgment)				
(Address	of landlord)				
Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	, there are circumstances under which the debtor				
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

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B1 (Official Form 1) (1/08) Document	Page 3 of 59 Page 3		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Phillip Joseph Swedrock & Elizabeth Sue Swedrock		
Signa	ntures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition			
is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and	I declare under penalty of perjury that the information provided in this petition		
has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief	is true and correct, that I am the foreign representative of a debtor in a foreign		
available under each such chapter, and choose to proceed under chapter 7.	proceeding, and that I am authorized to file this petition.		
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.)		
	I request relief in accordance with chapter 15 of title 11, United States		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Code. Certified copies of the documents required by § 1515 of title 11 are		
code, specified in and pention.	attached.		
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of		
	title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X /s/ Phillip Joseph Swedrock			
Signature of Debtor	X		
	(Signature of Foreign Representative)		
X /s/ Elizabeth Sue Swedrock			
Signature of Joint Debtor			
	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)			
10/16/09	(Date)		
Date	(Date)		
Signature of Attorney*			
X /s/ Edgar P. Petti	Signature of Non-Attorney Petition Preparer		
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer		
EDGAR P. PETTI 2192764	as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices		
Printed Name of Attorney for Debtor(s)	and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,		
Petti Murphy & Associates	3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition		
Firm Name	preparers, I have given the debtor notice of the maximum amount before any		
State Bank of Geneva Professional Center	document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Address 22 South Fourth Street, Suite P. D. Coneye, H. 60124	required in that section. Official Form 15 is attached.		
22 South Fourth Street, Suite B, □ □ Geneva, IL 60134	Printed Name and title, if any, of Bankruptcy Petition Preparer		
_630-232-9303	Finited Name and title, if any, of Bankruptcy Fetition Freparet		
Telephone Number	Social Security Number (If the bankruptcy petition preparer is not an individual,		
_10/16/09	state the Social Security number of the officer, principal, responsible person or		
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
certification that the attorney has no knowledge after an inquiry that the			
information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on	X		
behalf of the debtor.			
The debtor requests relief in accordance with the chapter of title 11,	Date		
United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible		
X	person, or partner whose Social Security number is provided above.		
X	Names and Social Security numbers of all other individuals who prepared or		
	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:		
Printed Name of Authorized Individual			
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11		
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.		

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT **Northern District of Illinois**

Ph	illip Joseph Swedrock & Elizabeth Sue	
Sw	vedrock	
In re		Case No
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Page 2

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor:	/s/ Phillip Joseph Swedrock		
C	PHILLIP JOSEPH SWEDROCK		

Date: ___10/16/09

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT **Northern District of Illinois**

	Phillip Joseph Swedrock & Elizabeth Sue	
	Swedrock	
In re_		Case No
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 Active military duty in a military combat zone.
- I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Joint Debtor:	/s/ Elizabeth Sue Swedrock	
	ELIZABETH SUE SWEDROCK	

Date: ____10/16/09

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6A (Official Forms A) (\$2,739,969)	Doc 1	Filed 10/19/09	Entered 10/19/09 09:28:
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In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Cumberland Green 3 bedroom cooperative unit 1760 Cumberland Green Dr. #154 St. Charles, IL 60174	Jt proprietary co-op ownership interest	J	8,682.00	None
	Tota	ıl >	8,682.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re Phillip Joseph Swedrock & Elizabeth Sue Swedrock

Case No. _____(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.		Cash on hand Debtors' residence	J	100.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking Acct. #xxxxxxxxxxx644 Chase Bank 520 Dunham Rd St Charles, IL 60174	J	100.00
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, including audio, video, and computer equipment.	X	Household goods and furnishing of 3 bedroom room co-op unit Debtors' residence	J	1,500.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Necessary clothing for adult male Debtors' residence	Н	400.00
		Necessary clothing for adult female Debtors' residence	W	400.00
7. Furs and jewelry.		Wedding ring Debtors' residence	W	100.00

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In re Phillip Joseph Swedrock & Elizabeth Sue Swedrock

Case No.	

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1).	X X X X			
Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		PCTEL 401k Wells Fargo Retirement Solutions 2700 Snelling Ave N Ste 300 Roseville, MN 55113	Н	5,459.00
Stock and interests in incorporated and unincorporated businesses. Itemize. Itemize. Government and corporate bonds and other	X X X			
negotiable and non-negotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.		Employer sponsored term life insurance \$70,000 death benefit Lincoln National Life Ins. Co. 8801 Indian Hills Dr. Omaha, NE 68114	Н	0.00

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Desc Main

In re Phillip Joseph Swedrock & Elizabeth Sue Swedrock

ise No.	
	(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. \\$101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Ford Explorer 87,000 miles Debtors' residence	J	6,765.00
		1996 Dodge Neon 93,000 miles Debtors' residence	J	860.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer Debtors' residence	J	200.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	al	\$ 15,884.00

Document

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(If known)

In re Phillip Joseph Swedrock & Elizabeth Sue Swedrock

Case	No.	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	

11 U.S.C. § 522(b)(2)	☐ Check if debtor claims a homestead exemption that exceed
11 U.S.C. § 522(b)(3)	\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Ford Explorer 87,000 miles	(Husb)735 I.L.C.S 5§12-1001(c)	1,618.13	6,765.00
1996 Dodge Neon 93,000 miles	(Wife)735 I.L.C.S 5§12-1001(c)	860.00	860.00
Employer sponsored term life insurance \$70,000 death benefit	(Husb)735 I.L.C.S 5§12-1001(f)	0.00	0.00
Checking Acct. #xxxxxxxxxxxx644	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	50.00 50.00	100.00
Cumberland Green 3 bedroom cooperative unit	(Husb)735 I.L.C.S 5§12-901; Maher v. Harris Trust and Savings Bank et al 506 F.3d 560 (7th Circuit 2007)	4,341.00	8,682.00
	(Wife)735 I.L.C.S 5§12-901; Maher v. Harris Trust and Savings Bank et al 506 F.3d 560 (7th Circuit 2007)	4,341.00	
Cash on hand	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	50.00 50.00	100.00
Necessary clothing for adult male	(Husb)735 I.L.C.S 5§12-1001(a)	400.00	400.00
Necessary clothing for adult female	(Wife)735 I.L.C.S 5§12-1001(a)	400.00	400.00
Wedding ring	(Wife)735 I.L.C.S 5§12-1001(b)	100.00	100.00
Computer	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	100.00 100.00	200.00
PCTEL 401k	(Husb)735 I.L.C.S 5§12-1006	5,459.00	5,459.00
Household goods and furnishing of 3 bedroom room co-op unit	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	750.00 750.00	1,500.00

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B6D (Official Form 6D) (12/07)

-	Phillip Joseph	Swedrock &	Elizabeth	Sue Swedrock
In re	i minp Joseph	5 WCGI OCK CC	Liizaocui	Suc Swear ock

Case No.	

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2715916942			Incurred: 3/2006					
Citizens Auto Finance PO Box 42113 Providence, RI 02940		J	Lien: Car Note Security: 2003 Ford Explorer				5,146.87	0.00
			VALUE \$ 6,765.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
	_		VALUE\$			Ļ		
continuation sheets attached			(Total o	of th		ıge)	\$ 5,146.87	\$ 0.00
			(Use only o	n la	l'ota st pa	l≯ ige)	\$ 5,146.87	\$ 0.00

(Report also on Summary of Schedules) also on Statistical

(If applicable, report Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	•	Case No.	
_	Debtor	/	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman	n, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rent that were not delivered or provided. 11 U.S.C. § 507(a)(7).	al of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	nental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institut	ion
Claims based on commitments to the FDIC, RTC, Director of the Office of Thr	ift Supervicion Comptroller of the Currency or Roard of
Governors of the Federal Reserve System, or their predecessors or successors, to m U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for Death of Personal Injury while Debtor was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor velochol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	hicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on Amil 1 2010 and our will be a compared to the compared	often with respect to access commenced on an often the data of
* Amounts are subject to adjustment on April 1, 2010, and every three years therea adjustment.	arter with respect to cases confinenced on or after the date of

1 ____ continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re _	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	_, Case No	
	Debtor	(If known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

Sec. 507(a)(8)

			,				•		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 485108 City of Aurora 44 East Downer Place Aurora, Illinois 60507		Н	Incurred: 5/2003 Consideration: Traffic ticket				264.00	264.00	0.00
ACCOUNT NO. 1701600032704259 Northwest Collectors 3601 Algonquin Rd Ste 232 Rolling Meadows, IL 60008		Н	Incurred: 7/2009 Consideration: Assignee for various creditors Collecting for City of West Chicago				Notice Only	Notice Only	Notice Only
ACCOUNT NO. 1701600032704259 Photo Enforcement Program Dept #0125 PO Box 5905 Carol Stream, IL 60197	•	Н	Incurred: 3/2009 Consideration: Traffic ticket				200.00	200.00	0.00
ACCOUNT NO. 485108 Receivable Management 3348 Ridge Rd Lansing, IL 60438		Н	Incurred: 5/2003 Consideration: Assignee for various creditors Collecting for City of Aurora				Notice Only	Notice Only	Notice Only
Sheet no. 1 of 1 continuation sheets attached to Schedule of (Totals of this page) Creditors Holding Priority Claims Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules) Totals (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedule E. If applicable, report also on the Statistical Summary of Certain									

Document

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B6F (Official Form 6F) (12/07)

In re _	Phillip Joseph Swedrock & Elizabeth Sue Swedrock
	Debtor

Case No.	
	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3592915616 A-TEC Ambulance, Inc. 2404 Millennium Drive Elgin, IL 60124		W	Incurred: 3/2008 Consideration: Medical services				300.00
ACCOUNT NO. 16996423 American Coradius International LLC 2420 Sweet Home Rd Ste 150 Amherst, NY 14228		J	Incurred: 8/2007 Consideration: Assignee for various creditors Collecting for HSBC Mortgage				Notice Only
ACCOUNT NO. 42322178 Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714		W	Incurred: 7/2008 Consideration: Assignee for various creditors Collecting for WAMU				Notice Only
ACCOUNT NO. 3329282 Atlantic Credit and Finance PO Box 13386 Roanoke, VA 24033		Н	Incurred: 4/2008 Consideration: Assignee for various creditors Collecting for WAMU				Notice Only

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock,	Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unknown Aurora Emergency Associates, Ltd. PO Box 5990 Carol Stream, IL 60197		Н	Incurred: 1/2003 Consideration: Medical services				214.00
ACCOUNT NO. 08 AR 01102 Barbara Nilsen Freedman Anselmo Lindberg & Rappe LLC PO Box 3228 Naperville, IL 60566		Н	Incurred: 4/2009 Consideration: Assignee for various creditors Collecting for WAMU				Notice Only
ACCOUNT NO. 5140218001427028 Barclays Bank PO Box 8801 Wilmington, DE 19899	•	Н	Incurred: 7/2007 Consideration: Credit card debt				1,475.00
ACCOUNT NO. 08 SC 6592 Blitt and Gaines PC 661 Glenn Ave Wheeling, IL 60090		W	Incurred: 11/2008 Consideration: Assignee for various creditors Collecting for Atlantic Credit				Notice Only
ACCOUNT NO. 09 SC 1861 Blitt and Gaines PC 661 Glenn Ave Wheeling, IL 60090		W	Incurred: 4/2009 Consideration: Assignee for various creditors Collecting for Capital One				Notice Only
Sheet no. 1 of 12 continuation sheets attactors continuation of Creditors Holding Unsecured	ched			Sub	tota	l ≻	\$ 1,689.00

Nonpriority Claims

Total ➤ \$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 486236220280xxxx Capital One PO Box 30285 Salt Lake City, UT 84130		W	Incurred: 12/2007 Consideration: Credit card debt				3,465.00
ACCOUNT NO. 590359255046xxxx Capital One PO Box 30285 Salt Lake City, UT 84130		W	Incurred: 12/2007 Consideration: Credit card debt				1,620.00
ACCOUNT NO. 4388641878299564 Capital One PO Box 30285 Salt Lake City, UT 84130	-	Н	Incurred: 12/2007 Consideration: Credit card debt				1,275.00
ACCOUNT NO. 4862362138137263 Capital One PO Box 30285 Salt Lake City, UT 84130		Н	Incurred: 12/2007 Consideration: Credit card debt				3,267.00
ACCOUNT NO. 0376833646 CBCS PO Box 163006 Columbus, OH 43216		Н	Incurred: 7/2009 Consideration: Assignee for various creditors Collecting for Chase				Notice Only
Sheet no. 2 of 12 continuation sheets att	ached			Sub	tota	ı≻	\$ 9,627.00

Sheet no. 2 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total > \$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock,	Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5120255001468457 Central Credit Services Inc PO Box 15118 Jacksonville, FL 32239		Н	Incurred: 12/2007 Consideration: Assignee for various creditors Collecting for HSBC				Notice Only
ACCOUNT NO. 6135065 Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122		W	Incurred: 3/2009 Consideration: Medical services				408.36
ACCOUNT NO. 6389344 Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122		W	Incurred: 7/2009 Consideration: Medical services				75.00
ACCOUNT NO. 6286814 Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122		W	Incurred: 5/2009 Consideration: Medical services				739.28
ACCOUNT NO. 4731447 Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122		W	Incurred: 9/2006 Consideration: Medical services				1,060.00

Sheet no. 3 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal > \$ 2,282

Total > \$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6434947001 Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122		W	Incurred: 8/2009 Consideration: Medical services				800.00
ACCOUNT NO. 4104140008518483 Chase PO Box 15678 Wilmington, DE 19885		Н	Incurred: 12/2007 Consideration: Credit card debt				3,626.90
ACCOUNT NO. 455951170073xxxx Chase PO Box 15678 Wilmington, DE 19885		w	Incurred: 10/2007 Consideration: Credit card debt				6,284.00
ACCOUNT NO. 93824256 Countrywide Home Loans 400 Countrywide Way Simi Valley, CA 93062		J	Incurred: 8/2007 Consideration: Mortgage Deficiency				207,045.62
ACCOUNT NO. 08017104754 Credit Collection Services Two Wells Ave. Dept. 587 Newton, MA 02459		W	Incurred: 1/2009 Consideration: Assignee for various creditors Collecting for Quest Diagnostics				Notice Only
Sheet no. 4 of 12 continuation sheets attated to Schedule of Creditors Holding Unsecured	ached	l		Sub	tota	ı ≻	\$ 217,756.52

Nonpriority Claims

\$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unknoen Delnor Hospital Attn: Patient Accounts 300 Randall Road Geneva, IL 60134		J	Incurred: 3/2008 Consideration: Medical services				75.00
ACCOUNT NO. 265015347952 Dependon Collection Service 120 W 22nd St # 360 Oak Brook, IL 60523		Н	Incurred: 12/2003 Consideration: Assignee for various creditors Collecting for Aurora Emerg. Assoc.				Notice Only
ACCOUNT NO. FE0533 FFCC Columbus PO Box 20790 Columbus, OH 43220		W	Incurred: 2/2009 Consideration: Assignee for various creditors Collecting for Neuromed Clinic LLC				Notice Only
ACCOUNT NO. 4146654 HR Accounts PO Box 672 Moline, IL 61266		W	Incurred: 9/2009 Consideration: Assignee for various creditors Collecting for Central Dupage Hospital				Notice Only
ACCOUNT NO. 3865479 HR Accounts PO Box 672 Moline, IL 61266		J	Incurred: 1/2009 Consideration: Assignee for various creditors Collecting for Central DuPage Hospital				Notice Only

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Total ➤

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5120255001468457 HSBC PO Box 80084 Salinas, CA 93912		Н	Incurred: 12/2007 Consideration: Credit card debt				972.87
ACCOUNT NO. 16996423 HSBC Mortgage PO Box 9068 Brandon, FL 33509-9068		J	Incurred: 8/2007 Consideration: Mortgage Deficiency				36,864.31
ACCOUNT NO. sweel000 Internal Medicine Assoc. 2198 Gladstone Court Ste a Glendale Heights, IL 60139		W	Incurred: 4/2008 Consideration: Medical services				171.50
ACCOUNT NO. unknown Juniper PO Box 8801 Wilmington, DE 19899		Н	Incurred: 12/2007 Consideration: Credit card debt				1,944.53
ACCOUNT NO. 10747895 KCA 628 North Street Geneva, Illinois 60134		J	Incurred: 3/2008 Consideration: Assignee for various creditors Collecting for Delnor				Notice Only

Sheet no. <u>6</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 39,953.21

Total ➤ \$

In re _	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7981924140682063 Lowes PO Box 103104 Roswell, GA 30076		Н	Incurred: 10/2007 Consideration: Credit card debt				2,662.00
ACCOUNT NO. 194174500015 Loyola University Medical Center PO Box 95994 Chicago, IL 60694		W	Incurred: 7/2008 Consideration: Medical services				363.70
ACCOUNT NO. 8493443 Loyola Unversity Health Center Attn: Patient Accounts 2160 S. First Ave. Maywood, IL 60153		W	Incurred: 11/2008 Consideration: Medical services				20.00
ACCOUNT NO. 4388641878299564 LVNV Funding PO Box 10584 Greensville, SC 29603		Н	Incurred: 2/2008 Consideration: Assignee for various creditors Collecting for Capital One				Notice Only
ACCOUNT NO. 7981924140682063 LVNV Funding PO Box 10584 Greensville, SC 29603		Н	Incurred: 2/2009 Consideration: Assignee for various creditors Collecting for Capital One				Notice Only
Sheet no. 7 of 12 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı>	\$ 3,045.70

Sheet no. 7 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total ➤ \$

Γotal ➤ \$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 11586475 Mercantile Adjustment Bureau LLC PO Box 9016 Williamsville, NY 14231	-	Н	Incurred: 8/2009 Consideration: Assignee for various creditors Collecting for Capital One				Notice Only
ACCOUNT NO. 771410019752 Monogram Credit Card Bank PO Box 688940 Des Moines, IA 50368		Н	Incurred: 12/2007 Consideration: Credit card debt				1,169.00
ACCOUNT NO. 5636605 MRSI 2250 E Devon Ave Ste 352 Des Plaines, IL 60018	•	Н	Incurred: 5/2002 Consideration: Assignee for various creditors Collecting for Provena				Notice Only
ACCOUNT NO. 011051102147 Nationwide Credit and Collections Inc 815 Commerce Dr Ste 100 Oak Brook, IL 60523		W	Incurred: 3/2009 Consideration: Assignee for various creditors Collecting for Loyola				Notice Only
ACCOUNT NO. 045987 Neuromed Clinic LLC 3s517 Winfield Rd Ste A Warrenville, IL 60555		W	Incurred: 5/2008 Consideration: Medical services				65.00
Sheet no. 8 of 12 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l≻	\$ 1,234.00

to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ 1,234.00

Total ➤ \$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CONSIDERATION CONTINUES COLLECTION CONSIDERATION CONSIDERATION COLLECTION COL	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Pellettieri & Assoc. 191 Oak Creek Dr Lombard, IL 60148 CCCOUNT NO. 486232138137263 Portfolio Recovery Assoc 20 Corporate Boulevard Norfolk, Virginia 23502 Porvena Mercy Medical Center Attn: Patient Accounts 325 N. Highland Ave. Aurora, IL 60506 CCCOUNT NO. 5342485232 Duest Diagnostics OD Box 64804 CCONSIDER TO St. Alexius Consideration: Assignee for various creditors Collecting for Capital One Notice Only	ACCOUNT NO. 3592915616 Northwest Collectors Inc 3601 Algonquin Rd. Ste 232 Rolling Meadows, IL 60008	•	Н	Consideration: Assignee for various creditors				Notice Only
Portfolio Recovery Assoc 20 Corporate Boulevard Norfolk, Virginia 23502 H Consideration: Assignee for various creditors Collecting for Capital One Notice Only	Pellettieri & Assoc. 991 Oak Creek Dr Lombard, IL 60148		Н	Consideration: Assignee for various creditors				Notice Only
Consideration: Medical services H Consideration: Medical services H Consideration: Medical services H Consideration: Medical services 641.00 ACCOUNT NO. 5342485232 Quest Diagnostics PO Box 64804 Consideration: Medical services W Consideration: Medical services 20.00	ACCOUNT NO. 486232138137263 Portfolio Recovery Assoc 120 Corporate Boulevard Norfolk, Virginia 23502	•	Н	Consideration: Assignee for various creditors				Notice Only
Quest Diagnostics PO Box 64804 Consideration: Medical services W 20.00	ACCOUNT NO. unknown Provena Mercy Medical Center Attn: Patient Accounts 1325 N. Highland Ave. Aurora, IL 60506		Н					641.00
	Quest Diagnostics PO Box 64804 Baltimore, MD 21264	•	W					20.00

Nonpriority Claims

\$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock,	Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CCOUNT NO. 4920253645	HUSBAND, WIFE, JOINT ORCOMMUNITY	IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
uest Diagnostics D Box 64804 altimore, MD 21264	W	Incurred: 12/2007 Consideration: Medical services				30.00
ccount no. R0000006432 chabilitation Medicine Clinic 6679 Eagle Way hicago, IL 60678	W	Incurred: 12/2007 Consideration: Medical services				14.00
DECOUNT NO. 532806 dexinger & Assoc LLC D Box 956188 uluth, GA 30095	Н	Incurred: 9/2009 Consideration: Assignee for various creditors Collecting for HSBC				Notice Only
iverwalk Holdings, Ltd. 132 Glade Road olleyville, TX 76034	Н	Incurred: 12/2007 Consideration: Credit card debt				2,707.92
CCOUNT NO. 7714100197528466 am's Club O Box 530942 tlanta, GA 30353	Н	Incurred: 9/2007 Consideration: Credit card debt				1,562.00

to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ 4,313.92

Total ➤ \$

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3604724 Simm Associate Inc PO Box 7526 Newark, DE 19714		W	Incurred: 11/2008 Consideration: Assignee for various creditors Collecting for WAMU				Notice Only
ACCOUNT NO. unknown St. Alexius Medical Center Attn: Patient Accounts 1555 Barrington Road Hoffman Estates, IL 60169		Н	Incurred: 3/2006 Consideration: Medical services				564.00
ACCOUNT NO. rwh002561 Superlative RM 9381 E. Stockston Blvd. Ste. 116 Elk Grove, CA 95624		Н	Incurred: 7/2009 Consideration: Assignee for various creditors Collecting for Riverwalk Holdings, Ltd				Notice Only
ACCOUNT NO. 11922434 Tate and Kirlin Assoc. 2810 Southhampton Rd Philadelphia, PA 19154		Н	Incurred: 9/2009 Consideration: Assignee for various creditors Collecting for Lowes				Notice Only
ACCOUNT NO. 414343723 TBI 1717 Central Street Evanston, IL 60201		Н	Incurred: 3/2008 Consideration: Credit card debt				1,017.00

to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ 1,581.00

Total ➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 580336976-00001 Verizon Wireless Bankruptcy Administration PO Box 3397 Bloomington, IL 61702		J	Incurred: 12/2007 Consideration: Cell Phone				950.00
ACCOUNT NO. 455951170073xxxx WAMU PO Box 660509 Dallas, TX 75266		W	Incurred: 12/2007 Consideration: Credit card debt				7,430.50
ACCOUNT NO. 4559502100954645 WAMU PO Box 660509 Dallas, TX 75266	•	Н	Incurred: 10/2007 Consideration: Credit card debt				15,551.83
ACCOUNT NO. 336026 Wright Scott and Assoc LLC 300 Red Brook Blvd Ste 300 Owings Mills, MD 21117		Н	Incurred: 4/2009 Consideration: Assignee for various creditors Collecting for Juniper				Notice Only
ACCOUNT NO.							

Sheet no. $\underline{12}$ of $\underline{12}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 23,932.33 Total ➤ \$ 306,451.32

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In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.		
	Debtor		(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Cumberland Green Cooperative 1798 Cumberland Green Dr St. Charles, IL 60174	Debtor is a Member in a written three year renewable proprietary Occupancy Agreement which is up for renewal on October 31, 2009 Residential Real Property

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In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): No dependents

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

Married

Debtor's Marital

Status:

None

In re_	Phillip Joseph Swedrock & Elizabeth Sue Swed	<u>k</u>	
	Debtor	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Unemployed 1 month	SPOUSE	
	1	
1 month		
1 month		
	DEBTOR	SPOUSE
	\$2,374.66	\$
	\$445.25	\$0.00
	\$2,819.91	\$0.00
	L	
)	\$ 329.24 \$ 216.12 \$ 0.00 \$ 173.74	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00
	\$719.10	\$8
	\$2,100.81	\$8
	\$0.00	\$
		\$0.00
	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$1,150.50
	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$1,150.50
	\$2,100.81	\$1,150.50
	\$	3,251.31_
	(Report also on S	\$

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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(* * * * * * * * * * * * * * * * * * *	Document Pa	ge 34 of 59	20.20.00	500 ma	
In re Phillip Joseph Swedrock & Elizabeth S	bue Swedrock	_ Case No			
Debtor			(if known)		
SCHEDULE J - CURRE	NT EXPENDITU	RES OF INDI	VIDUAL D	ЕВТОР	R(S)
Complete this schedule by estimating the filed. Prorate any payments made biweekly, quart calculated on this form may differ from the deduction	erly, semi-annually, or annua	ally to show monthly rat	or and the debtor's e. The average mor	family at tir nthly expen	ne case ses
Check this box if a joint petition is filed and labeled "Spouse."	debtor's spouse maintains a	separate household. Co.	mplete a separate sc	hedule of e	xpenditures
. Rent or home mortgage payment (include lot rente	ed for mobile home)			\$	948.00
a. Are real estate taxes included?	Yes √ No				710.00
b. Is property insurance included?	Yes No				
2. Utilities: a. Electricity and heating fuel		•		\$	100.00
b. Water and sewer					0.00
c. Telephone				\$	60.00
d. Other <u>cable/internet</u>			-	_	124.00
3. Home maintenance (repairs and upkeep)				\$	75.00
. Food				\$	500.00
5. Clothing				\$	30.00
6. Laundry and dry cleaning				\$	60.00
. Medical and dental expenses				\$	200.00
3. Transportation (not including car payments)				\$	260.00
2. Recreation, clubs and entertainment, newspapers,	magazines, etc.			\$	50.00
0.Charitable contributions				\$	0.00
1.Insurance (not deducted from wages or included i	n home mortgage payments)				
a. Homeowner's or renter's					0.00
b. Life					0.00
c. Health				\$	0.00
d.Auto				\$	140.00
				\$	0.00
2.Taxes (not deducted from wages or included in he	ome mortgage payments)				
Specify)				\$	0.00
3. Installment payments: (In chapter 11, 12, and 13	cases, do not list payments to	be included in the plar	1)		
a. Auto				\$	307.00
b. Other <u>storage container</u>				_ \$	124.00
c. Other <u>cell phones</u>				\$	190.00
4. Alimony, maintenance, and support paid to other				\$	0.00
5. Payments for support of additional dependents no	ot living at your home			\$	0.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None

O CT	A TEL VENTE OF MONTHING NEW PLOON OF
20. ST	ATEMENT OF MONTHLY NET INCOME

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

20. STATEMENT OF MONTHLY NET INCOM	Œ
------------------------------------	---

a. Average monthly income from Line 15 of Schedule	(Includes spouse income of \$1,150.50. See Schedule I)	\$_	3,251.31
b. Average monthly expenses from Line 18 above		\$_	3,168.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$_	83.31

0.00_ 0.00

3,168.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF GOVERNMEN	ATTACHED	Vo or avverag	A GOVERN		000000
NAME OF SCHEDULE	(YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 8,682.00		
B – Personal Property	YES	3	\$ 15,884.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 5,146.87	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 464.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	13		\$ 306,451.32	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,251.31
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,168.00
тот	TAL	26	\$ 24,566.00	\$ 312,062.19	

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In re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankrup	cy Code (11 U.S	S.C
§101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.		

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 464.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 464.00

State the Following:

~	
Average Income (from Schedule I, Line 16)	\$ 3,251.31
Average Expenses (from Schedule J, Line 18)	\$ 3,168.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,342.91

State the Following:

State and I and wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 464.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 306,451.32
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 306,451.32

DECLARATION CONCERNING DEBTOR'S SCHEDULES

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(If known)

Phillip Joseph Swedrock & Elizabeth Sue Swedrock

In re	
	Debtor

ise	No.	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ___28__ sheets, and that they are true and correct to the best of my knowledge, information, and belief. 10/16/09 /s/ Phillip Joseph Swedrock 10/16/09 /s/ Elizabeth Sue Swedrock Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ___ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the ___ _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date _ Signature: _ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Phillip Joseph Swedrock & Elizabeth Sue Swedrock	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009(db)	23,268.79	PC-TEL	
2008(db)	34,742.47	PC-TEL	
2007(db)	34,105.19	PC-TEL	
2009(jdb)	17,117.80	Trade Envelopes Unemployment	
2008(jdb)	27,817.18	Crabar	
2007(jdb)	29,374.99	Crabar Trade Envelopes	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT STILL
	PAYMENTS	PAID	OWING
Citizens Auto Finance PO Box 42113 Providence, RI 02940	8/09, 9/09, 10/09	921.00	5,146.87

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Central DuPage Hospital vs. Phillip Swedrock Case No 2001-M1-162061	Collections	Cook County Circuit Court Chicago, IL	Judgment entered 9/2002 for \$14,962.50 settled and paid in full, case dismissed 5/2009
Atlantic Credit & Finance vs. Phillip Swedrock Case No. 08 AR 01102	Wage Garnishment	Kane County Circuit Court Geneva, IL	Judgment entered 11/2008 for \$14,295.91
Atlantic Credit & Finance vs. Elizabeth Swedrock Case No. 08 SC 6592	Collections	Kane County Circuit Court Geneva, IL	Dismissed
Capital One vs. Elizabeth Swedrock Case No. 09 SC 1861	Collections	Kane County Circuit Court Geneva, IL	Judgment entered 4/2009 for \$2,828.55

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF

DATE OF

DESCRIPTION AND PERSON FOR WHOSE BENEFIT

SEIZURE

VALUE OF PROPERTY PROPERTY WAS SEIZED

Central DuPage Hospital 25 North Winfield Road Winfield, IL 60190 10/2009 through 5/2009 Wage garnishment of

\$3,200.00

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Countrywide Home Loans 400 Countrywide Way Simi Valley, CA 93062 8/2007

2270 Cove Drive Hanover Park, IL 60133

FMV \$234,278.64

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

N

None

Salvation Army 1710 South 7th Ave. St Charles, IL 60174

Cummulative 2008

Furniture and clothing

FMV \$995.00

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Edgar P. Petti Petti Murphy & Associates State Bank of Geneva Professional Center 22 South Fourth Street, Suite B, Geneva, IL 60134 9/2009 & 10/2009

1,801.00 for bankruptcy legal services

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NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Edgar P. Petti

OTHER THAN DEBT

10/2009

299.00 for bankruptcy filing fee

Petti Murphy & Associates

State Bank of Geneva Professional

Center

22 South Fourth Street, Suite B,

Geneva, IL 60134

In Charge Education

2101 Park Center Dr. Ste 310

Orlando, FL 32835

10/2009 30.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

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NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF AMOUNT OF

SETOFF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	10/16/09	Signature	/s/ Phillip Joseph Swedrock
		of Debtor	PHILLIP JOSEPH SWEDROCK
Date	10/16/09	Signature	/s/ Elizabeth Sue Swedrock
		of Joint Debtor	ELIZABETH SUE SWEDROCK

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0 _ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (if an partner who signs this document.	y), address, and social security number of the officer, principal, responsible person, or
Address	
X Signature of Bankruptcy Petition Preparer	 Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

Document

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Phillip Joseph Swedrock & Elizabeth Sue Swedrock		
In re		 Case No.	
111 10	Debtor	 cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	_
Property No. 1	
Creditor's Name: Citizens Auto Finance	Describe Property Securing Debt: 2003 Ford Explorer 87,000 miles
PO Box 42113	
Providence, RI 02940	
Property will be (check one):	
☐ Surrendered ☑ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
	Not claimed as exempt
E Claimed as exempt	voi ciamicu as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
Surrendered Retained	
_	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain(for example, avoid lien	
using 11 U.S.C. §522(f)).	
Property is (check one):	
	Not claimed as exempt

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B8 (Official Form 8) (12/08)

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Proper	•	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0continuation sheets attached	(if any)	
	(3)	
	hat the above indicates my intention as to	
Estate securing debt and/or persona	al property subject to an unexpired lease.	•
Date: 10/16/09	/s/ Phillip Joseph Sw	vedrock
	Signature of Debtor	
	/s/ Elizabeth Sue Sw	vedrock
	Signature of Joint Debt	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required			
X	by 11 U.S.C. § 110.)			
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social				

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Phillip Joseph Swedrock & Elizabeth Sue Swedrock	X/s/ Phillip Joseph Swedrock 10/16/09			
Printed Name(s) of Debtor(s)	Signature of Debtor Date			
Case No. (if known)	X/s/ Elizabeth Sue Swedrock 10/16/09 Signature of Joint Debtor (if any) Date			
, , , , , , , , , , , , , , , , , , ,				

A-TEC Ambulance, Inc. 2404 Millennium Drive Elgin, IL 60124

American Coradius International LLC 2420 Sweet Home Rd Ste 150 Amherst, NY 14228

Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714

Atlantic Credit and Finance PO Box 13386 Roanoke, VA 24033

Aurora Emergency Associates, Ltd. PO Box 5990 Carol Stream, IL 60197

Barbara Nilsen Freedman Anselmo Lindberg & Rappe LLC PO Box 3228 Naperville, IL 60566

Barclays Bank PO Box 8801 Wilmington, DE 19899

Blitt and Gaines PC 661 Glenn Ave Wheeling, IL 60090

Blitt and Gaines PC 661 Glenn Ave Wheeling, IL 60090

Capital One PO Box 30285 Salt Lake City, UT 84130 Capital One PO Box 30285 Salt Lake City, UT 84130

Capital One PO Box 30285 Salt Lake City, UT 84130

Capital One PO Box 30285 Salt Lake City, UT 84130

CBCS PO Box 163006 Columbus, OH 43216

Central Credit Services Inc PO Box 15118 Jacksonville, FL 32239

Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122

Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122

Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122

Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122

Central DuPage Hospital PO Box 4698 Carol Stream, IL 60122 Chase PO Box 15678 Wilmington, DE 19885

Chase PO Box 15678 Wilmington, DE 19885

Citizens Auto Finance PO Box 42113 Providence, RI 02940

City of Aurora 44 East Downer Place Aurora, Illinois 60507

Countrywide Home Loans 400 Countrywide Way Simi Valley, CA 93062

Credit Collection Services Two Wells Ave. Dept. 587 Newton, MA 02459

Cumberland Green Cooperative 1798 Cumberland Green Dr St. Charles, IL 60174

Delnor Hospital Attn: Patient Accounts 300 Randall Road Geneva, IL 60134

Dependon Collection Service 120 W 22nd St # 360 Oak Brook, IL 60523

FFCC Columbus PO Box 20790 Columbus, OH 43220 HR Accounts PO Box 672 Moline, IL 61266

HR Accounts PO Box 672 Moline, IL 61266

HSBC PO Box 80084 Salinas, CA 93912

HSBC Mortgage PO Box 9068 Brandon, FL 33509-9068

Internal Medicine Assoc. 2198 Gladstone Court Ste a Glendale Heights, IL 60139

Juniper PO Box 8801 Wilmington, DE 19899

KCA 628 North Street Geneva, Illinois 60134

Lowes PO Box 103104 Roswell, GA 30076

Loyola University Medical Center PO Box 95994 Chicago, IL 60694

Loyola Unversity Health Center Attn: Patient Accounts 2160 S. First Ave. Maywood, IL 60153 LVNV Funding PO Box 10584 Greensville, SC 29603

LVNV Funding PO Box 10584 Greensville, SC 29603

Mercantile Adjustment Bureau LLC PO Box 9016 Williamsville, NY 14231

Monogram Credit Card Bank PO Box 688940 Des Moines, IA 50368

MRSI 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Nationwide Credit and Collections Inc 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Neuromed Clinic LLC 3s517 Winfield Rd Ste A Warrenville, IL 60555

Northwest Collectors 3601 Algonquin Rd Ste 232 Rolling Meadows, IL 60008

Northwest Collectors Inc 3601 Algonquin Rd. Ste 232 Rolling Meadows, IL 60008

Pellettieri & Assoc. 991 Oak Creek Dr Lombard, IL 60148 Photo Enforcement Program Dept #0125 PO Box 5905 Carol Stream, IL 60197

Portfolio Recovery Assoc 120 Corporate Boulevard Norfolk, Virginia 23502

Provena Mercy Medical Center Attn: Patient Accounts 1325 N. Highland Ave. Aurora, IL 60506

Quest Diagnostics PO Box 64804 Baltimore, MD 21264

Quest Diagnostics PO Box 64804 Baltimore, MD 21264

Receivable Management 3348 Ridge Rd Lansing, IL 60438

Rehabilitation Medicine Clinic 35679 Eagle Way Chicago, IL 60678

Riexinger & Assoc LLC PO Box 956188 Duluth, GA 30095

Riverwalk Holdings, Ltd. 1132 Glade Road Colleyville, TX 76034

Sam's Club PO Box 530942 Atlanta, GA 30353 Simm Associate Inc PO Box 7526 Newark, DE 19714

St. Alexius Medical Center Attn: Patient Accounts 1555 Barrington Road Hoffman Estates, IL 60169

Superlative RM 9381 E. Stockston Blvd. Ste. 116 Elk Grove, CA 95624

Tate and Kirlin Assoc. 2810 Southhampton Rd Philadelphia, PA 19154

TBI 1717 Central Street Evanston, IL 60201

Verizon Wireless Bankruptcy Administration PO Box 3397 Bloomington, IL 61702

WAMU PO Box 660509 Dallas, TX 75266

WAMU PO Box 660509 Dallas, TX 75266

Wright Scott and Assoc LLC 300 Red Brook Blvd Ste 300 Owings Mills, MD 21117

United States Bankruptcy Court Northern District of Illinois

]	In re Phil	llip Joseph Swedro	ock & Elizabeth Sue Swedrock	Case	No					
				Chap	oter	7				
J	Debtor(s)									
		DISCLOSUR	E OF COMPENSATION OF ATT	ORNEY FO)R DEBT	ľOR				
а	and that con	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow s:								
F	For legal se	rvices, I have agreed	to accept	\$_	1,801.0)0				
F	Prior to the f	filing of this statemen	nt I have received	\$	1,801.0	00				
E	Balance Du	e		\$	0.0)0				
2.	The source	of compensation pai	d to me was:							
		Debtor	Other (specify)							
3.	The source	of compensation to b								
	,	☑ Debtor	Other (specify)							
т	I have ciates of my	not agreed to share law firm.	the above-disclosed compensation with an	y other persor	n unless th	ey are mer	mbers and			
of my			above-disclosed compensation with a othe ent, together with a list of the names of the							
5.	In return fo	or the above-disclose	d fee, I have agreed to render legal service	for all aspect	s of the ba	nkruptcy c	ase, including:			
	b. Prepara	ation and filing of any p	cial situation, and rendering advice to the deb petition, schedules, statements of affairs and at the meeting of creditors and confirmation h	plan which ma	ay be requi	red;				
6.		· ,), the above-disclosed fee does not include the	-		4 NUVDI ID	max7			
			VERSARY PROCEEDINGS OR OTH ADDITIONAL RETAINER OF \$1,00							
THE	E RATE O	F \$240.00 OFFICE	E TIME / \$260.00 COURT TIME PER	R HOUR HA	S BEEN	AGREED				
DEF	BTOR. IF	NOT TIMELY PA	AID, COUNSEL RESERVES THE RIC	GHT TO WI	THDRAV	N.				
			CERTIFICAT	ION						
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.								
	10.	/16/09	/s/ J	Edgar P. Pett	i					
	Date Signature of Attorney									

Petti Murphy & Associates

Name of law firm